

IN THE CLAIMS:

Please cancel Claims 13-32, without prejudice, and please add new Claims 33-52 as provided in the following Listing of Claims:

Listing of Claims:

Claims 1-32. (Canceled)

Claim 33. (New) An apparatus, comprising:

a first processing device for processing information regarding a transaction involving an account associated with an individual account holder, wherein the first processing device generates a first message containing information regarding the transaction;

a transmitter for transmitting the first message to a first communication device associated with the individual account holder, wherein the first message is transmitted to the first communication device in real-time; and

a memory device for storing information regarding transactions involving a plurality of accounts associated with the individual account holder, wherein the plurality of accounts comprises at least one of a credit card account, a debit card account, a charge card account, a "smart" card account, and a currency card account, and at least one of a bank account, a checking account, a savings account, an electronic money account, a brokerage account, a wireless communication account, and a cellular communication account, and further wherein the information regarding transactions includes information regarding the transaction or information contained in the first message, and further wherein the information regarding transactions includes information regarding an identity and contact information for at least one of a merchant, a vendor, a bank, a financial institution, a brokerage firm, an electronic money account, and a communication account provider, involved in the transaction, wherein the information regarding a transaction or the information contained in the first message is automatically received by a receiver and automatically stored in the memory device;

wherein the first processing device or a second processing device processes information regarding a request

for transaction information, wherein the request for transaction information is transmitted from the first communication device or from a second communication device associated with the individual account holder, wherein the first processing device or the second processing device generates a second message in response to the request using the information regarding transactions stored in the memory device, wherein the second message contains information regarding at least one transaction and contact information regarding the at least one of a merchant, a vendor, a bank, a financial institution, a brokerage firm, an electronic money account, and a communication account provider, involved in the at least one transaction;

wherein the second message is transmitted to the first communication device or to the second communication device on or over at least one of the Internet and the World Wide Web.

Claim 34. (New) The apparatus of Claim 33, wherein the processing device or the second processing device processes a second request for information regarding a plurality of accounts and generates a third message in response to the second request, wherein the third message

contains information regarding transactions involving a plurality of accounts, and further wherein the third message is transmitted to the first communication device or to the second communication device.

Claim 35. (New) The apparatus of Claim 33, wherein the contact information regarding the at least one of a merchant, a vendor, a bank, a financial institution, a brokerage firm, an electronic money account, and a communication account provider, includes a link or a hyperlink.

Claim 36. (New) The apparatus of Claim 33, wherein the apparatus stores account transaction information for a plurality of transactions involving a plurality of accounts associated with the individual account holder.

Claim 37. (New) The apparatus of Claim 33, wherein the apparatus transmits a personalized transaction account directory to the first communication device or the second communication device.

Claim 38. (New) The apparatus of Claim 33, wherein the first communication device or the second communication device is a personal computer.

Claim 39. (New) The apparatus of Claim 33, wherein the first communication device or the second communication device is a personal digital assistant.

Claim 40. (New) The apparatus of Claim 33, wherein the first communication device or the second communication device is an interactive television.

Claim 41. (New) The apparatus of Claim 33, wherein the first communication device or the second communication device is a cellular telephone.

Claim 42. (New) The apparatus of Claim 33, wherein the account is a credit card account.

Claim 43. (New) The apparatus of Claim 33, wherein the account is a debit card account.

Claim 44. (New) The apparatus of Claim 33, wherein the account is a charge card account.

Claim 45. (New) The apparatus of Claim 33, wherein the account is a "smart" card account.

Claim 46. (New) The apparatus of Claim 33, wherein the account is a currency card account.

Claim 47. (New) The apparatus of Claim 33, wherein the account is a bank account.

Claim 48. (New) The apparatus of Claim 33, wherein the account is a brokerage account.

Claim 49. (New) The apparatus of Claim 33, wherein the account is a checking account.

Claim 50. (New) The apparatus of Claim 33, wherein the account is a savings account.

Claim 51. (New) The apparatus of Claim 33, wherein the account is an electronic money account.

Claim 52. (New) The apparatus of Claim 33, wherein the account is a cellular communication account or a wireless communication account.